

Ambrose News

Issue 72 November 2015

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Can You Retire on 100 Dollars a Day?

One of the mantras you commonly hear regarding retirement planning is, "Save all that you can." However, even when you save as much as possible, you might find that your budget in retirement just isn't adequate to cover all of your expenses. That's when you begin looking for ways to reduce your expenses, to make up for the shortfall in your budget.

The good news is, there are places with a lower cost of living, where it is possible to live on less than 100 dollars per day. According to a recent analysis of data from the Census Bureau and Bureau of Labor Statistics, the following ten places are considered ideal spots for retirees who seek a lower cost of living:

- Aurora, Colorado
- Cleveland, Ohio
- Dallas, Texas
- Durham, North Carolina
- Jacksonville, Florida
- Kansas City, Kansas
- Madison, Wisconsin
- Minneapolis, Minnesota
- Phoenix, Arizona
- Pittsburgh, Pennsylvania

This analysis was performed using data in five categories: housing, food, transportation, health care, and utilities. Naturally, your own personal expenses will also factor into the equation. For example, if you are particularly dedicated to a certain hobby or outdoor activity, the cost of pursuing your dreams will vary depending upon location. Entertainment is another variable that you should consider.

As you can see, all of the areas listed are major cities. In most cases, the cost of living in smaller towns tends to be lower, although that rule does not always hold true.

Another important factor to consider is proximity to family. Early in retirement, you might choose a location based upon your personal interests or a low cost of living. But as you age, you might find yourself wishing to be closer to your children and grandchildren. Travel might become more difficult if you develop health problems, and you might require additional hired help completing tasks that family members might otherwise have adopted.

The takeaway lesson here is that yes, there are places where retirees can expect to live on less than 100 dollars per day. But as with all things concerning retirement planning, your decision about where to live will depend on a variety of personal factors, not just raw data.

<http://www.msn.com/en-us/money/retirement/10-best-places-to-retire-on-less-than-dollar100-a-day/ss-AAfrBlp>

Best Regards,

Brian

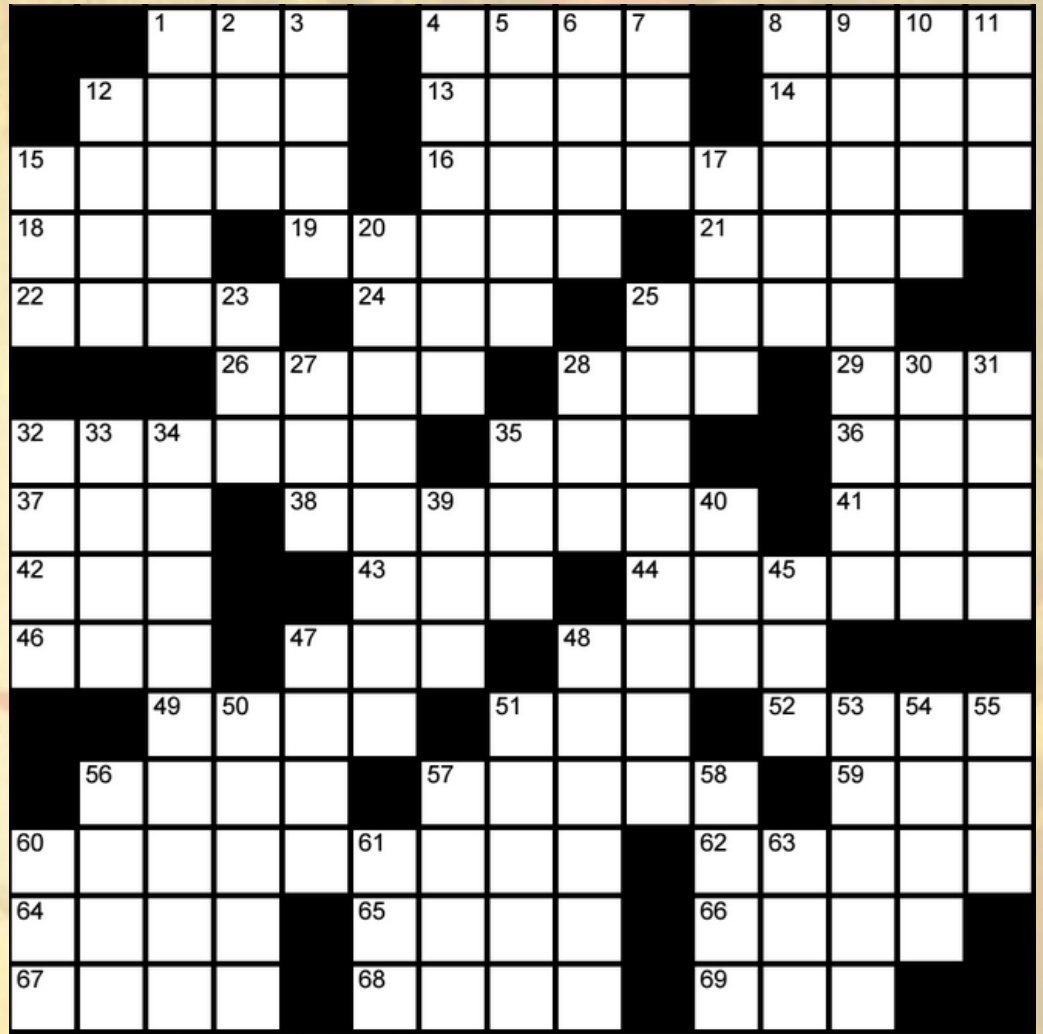
This newsletter contains general information that may not be suitable for everyone. The information contained herein should not be construed as personalized investment advice. Past performance is no guarantee of future results. There is no guarantee that the views and opinions expressed in this newsletter will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security.



November 2015

Across

- 1 Breach
 4 Mantle
 8 Dwarf buffalo
 12 Mythical craft
 13 King Arthur actor Clive
 14 Pickle flavoring
 15 Hibernate
 16 Bird of Jove
 18 Priestly garb
 19 Nautical pole
 21 Turkish leader
 22 Changed color
 24 Pillbox, e.g.
 25 Worry
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 28 Criticize harshly
 29 "___ do you do?"
 32 Maine's ___ National Park
 35 Campaigner, for short
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 38 Flightless bird
 41 Triumphed
 42 Apply gently
 43 "___ you kidding?"
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 46 Ship homecoming inits.
 47 Genetic material
 48 Feed the kitty
 49 Jog
 51 Dead heat
 52 Fall times (Abbr.)
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 60 Utensil equipped wading bird?
 62 Smidgen
 64 Essence
 65 Vera starter
 66 Faux pas
 67 Itar-___ news agency
 68 Animal shelters
 69 Amazement



- 3 Bursts
 4 Asps
 5 Anticipate
 6 Trapper's prize
 7 Boundary
 8 Saw
 9 Nocturnal hunting bird
 10 Cantina cooker
 11 Brewed drink
 12 Comrade in arms
 15 Dejected
 17 Make money
 20 Ring-necked bird
 23 Family man
 25 Very small hunting bird
 27 AFL's partner
 28 Luau dish
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 55 ___-Foy, Que.
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 57 Digestion aid
 58 Sicilian volcano
 60 Cpl.'s superior
 61 Evil
 63 Planting course

Down

- 1 Diving bird
 2 Epoch

More puzzles at www.bambrose.com

[Click here for this month's puzzle solution](#)

For more information about Ambrose Financial, visit www.bambrose.com, email Brian directly at brian@bambrose.com or call him at (925) 906-4615.

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Pumpkin Cake with Cinnamon Cream Cheese Frosting

Ingredients

- 1 cup whole wheat flour
- 2 teaspoons baking powder
- 1 teaspoon salt
- 1/2 teaspoon nutmeg
- 1/4 teaspoon cloves
- 1 (15oz) can pumpkin puree
- 4 eggs (always use eggs at room temperature)
- 1 cup all purpose flour
- 1 teaspoon baking soda
- 2 teaspoons cinnamon
- 1/4 teaspoon ginger
- 1/2 cup applesauce
- 1/4 cup vegetable oil
- 1-1/4 cups sugar

Cinnamon Cream Cheese Frosting

- 8 oz cream cheese at room temperature
- 1/2 cup butter at room temperature
- 1 teaspoon vanilla
- 3 cups powdered sugar
- 2 teaspoons cinnamon

Directions

1. Preheat the oven to 350F. Spray a 9x13" baking pan with cooking spray.
2. In a medium bowl, sift together the flours, baking powder, baking soda, salt, cinnamon, nutmeg, ginger and cloves. Set aside.
3. In another bowl, mix together the pumpkin, applesauce, vegetable oil, sugar and eggs. Add in the dry ingredients and mix just until combined. Do not over-mix.
4. Pour the batter into pan and bake 25-30 minutes.
5. Frosting: Cream together the cream cheese and butter until smooth, about 3 minutes. Add in the powdered sugar slowly, mixing until completely incorporated. Mix in the vanilla and cinnamon.
6. Frost the cooled cake with the Cinnamon Cream Cheese Frosting.



Do you have a favorite recipe you'd like shared in our newsletter? Each month, we'll choose a reader's recipe and share it here! Send your recipe to Dedee at dedee@bambrose.com See more recipes at www.bambrose.com

Come check out our website at www.bambrose.com

DID YOU KNOW?

A tradition is born: TV dinners have Thanksgiving to thank. In 1953, someone at Swanson misjudged the number of frozen turkeys it would sell that Thanksgiving -- by 26 TONS! Some industrious soul came up with a brilliant plan: Why not slice up the meat and repackage with some trimmings on the side? Thus, the first TV dinner was born!

<http://www.cnn.com/2014/11/27/living/thanksgiving-trivia/>



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 For account service, call Dedee at (925) 906-4609

This Month In History ...

November 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 1953- First live color coast-to-coast telecast (NYC).	4	5	6 1862- NY-San Francisco direct telegraphic link established.	7
8	9	10	11 1926- U.S. Route 66 is established.	12	13	14
15	16 1939- Al Capone freed from Alcatraz prison.	17	18 1307- William Tell shoots apple off his son's head.	19	20	21 1946- Harry Truman becomes first President to travel in a submerged sub.
22	23 1899- The first jukebox (Palais Royal Hotel, San Francisco).	24	25	26  happy thanksgiving	27	28
29 1987- Joe Montana of 49ers completes NFL record 22 consecutive passes.	30					

Come visit us at www.bambrose.com!

Professional Advisor List

Do you have a way to organize items like your important phone numbers, professional advisors or simply a list of items you carry with you in your wallet or purse? With identity theft becoming more common, this checklist can help make sure that you have the necessary information should the need arise

Attorney:

Name: _____

Address: _____

Phone Number: _____

Accountant:

Name: _____

Address: _____

Phone Number: _____

Financial Planner:

Name: _____

Address: _____

Phone Number: _____

Insurance – Life:

Name: _____

Address: _____

Phone Number: _____

Insurance Agent – Home:

Name: _____

Address: _____

Phone Number: _____

Insurance Agent – Auto:

Name: _____

Address: _____

Phone Number: _____

Insurance Agent – Medical:

Name: _____

Address: _____

Phone Number: _____

Dentist:

Name: _____

Address: _____

Phone Number: _____

Doctor:

Name: _____

Address: _____

Phone Number: _____

Doctor:

Name: _____

Address: _____

Phone Number: _____

Clergy:

Name: _____

Address: _____

Phone Number: _____

Other Advisor:

Name: _____

Address: _____

Phone Number: _____

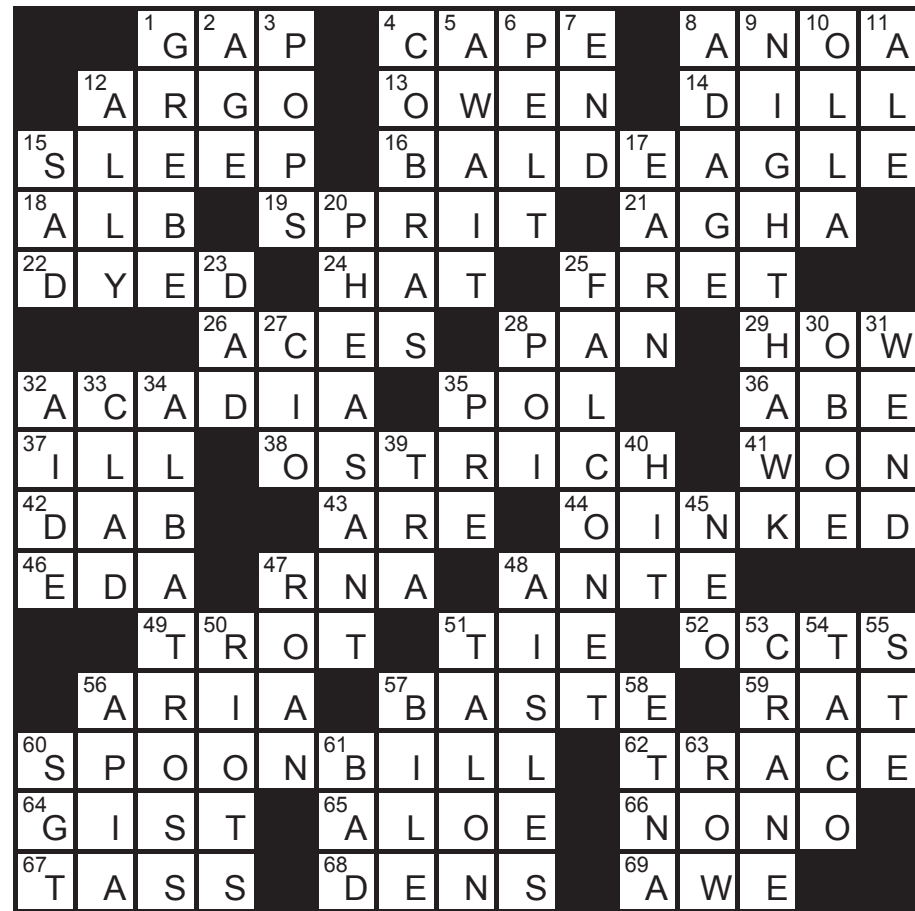
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- 27 AFL’s partner
- 28 Luau dish
- 30 Bassoon relative
- 31 Locomote around
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- 33 Attired



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